

HOOPA DEVELOPMENT FUND-CREDIT DIVISION  
P.O. Box 1307  
Hoopa, CA 95546  
BUS. (530)-625-5565  
FAX (530)-625-5181

OFFICE USE ONLY: DATE RECEIVED

## HOME LOAN CREDIT APPLICATION

**IMPORTANT: PLEASE READ THESE DIRECTIONS BEFORE COMPLETING APPLICATION**

**HOME LOAN APPLICATIONS ARE CONSIDERED FOR LOANS RANGING FROM \$10,000. TO \$100,000. ANYTHING OVER \$100,000. MUST BE APPROVED BY THE HOOPA VALLEY TRIBAL COUNCIL.**

1. Please print or type your answers. Provide all information requested. If you need more space to answer any questions or wish to elaborate, provide this information on a supplemental sheet of paper. The Hoopa Development Fund-Credit Division staff is relying on the information provided. Incomplete answers or misrepresentation of information will jeopardize your ability to receive a loan, or may be grounds for defaulting you on a loan should you receive it.

2. Applicant section must be completed by original applicant, if applicant is married spouse must complete joint applicant section to the best of their knowledge.

3. Upon returning the application, all applicants must submit income verification. (current check stub, bank statement, S.S.I. statement, etc.) along with their most recent Tax Return.

### OFFICE USE ONLY

DATE	RATE	LOAN NUMBER	AMOUNT	FINANCE CHARGE	MONTHLY PAYMENT	NUMBER OF PAYMENTS	FIRST PAYMENT DUE

### AMOUNT, PAYMENT SCHEDULE, AND PURPOSE INCOMPLETE APPLICATIONS WILL DELAY THE LOAN PROCESS

Requested Loan Amount: \$ \_\_\_\_\_

Payment Schedule Desired: Pay roll deduction

Automatic Transaction

Please circle one

Type of Home: Manufactured Building a

Buying an

Home

Please circle one

Home

Home

Existing Home

Improvements

### GENERAL INFORMATION

APPLICANT FULL NAME			POSITION/OCCUPATION/YEARS AT PRESENT JOB		
/ / #			CO-APPLICANT FULL NAME		
BIRTH DATE AGE ROLL #			/ / #		
			BIRTH DATE AGE ROLL #		
S. S. # # OF DEPENDANTS					
			S. S. # # OF DEPENDANTS		
P.O. BOX/STREET/APT.					
			P.O. BOX/STREET/APT.		
CITY, STATE, ZIP					
			CITY, STATE, ZIP		
HOME TELEPHONE BUSINESS TELEPHONE					
			HOME TELEPHONE BUSINESS TELEPHONE		
EMPLOYER'S NAME					
			EMPLOYER'S NAME		
EMPLOYER'S ADDRESS					
			EMPLOYER'S ADDRESS		

POSITION/OCCUPATION/YEARS AT PRESENT JOB

APPLICANT				CO-APPLICANT			
INCOME	Annual	\$		INCOME	Annual	\$	
	Per-Capita	\$			Per-Capita	\$	
	Other	\$			Other	\$	
	Total Annual				Total Annual		
	Income	\$			Income	\$	
	Monthly Take				Monthly Take		
	Home Pay	\$			Home Pay	\$	
IS YOUR INCOME LIKELY TO DECLINE WITHIN THE NEXT 12 MONTHS? <input type="checkbox"/> YES <input type="checkbox"/> NO				IS YOUR INCOME LIKELY TO DECLINE WITHIN THE NEXT 12 MONTHS? <input type="checkbox"/> YES <input type="checkbox"/> NO			
ASSETS	Automobile	\$		ASSETS	Automobile	\$	
	Automobile	\$			Automobile	\$	
	Cash	\$			Cash	\$	
	Real Estate Trust	\$			Real Estate Trust	\$	
	Non-Trust	\$			Non-Trust	\$	
	Building Non-Trust	\$			Building Non-Trust	\$	
	Other	\$			Other	\$	
Total		\$		Total		\$	
LIABILITIES	NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT	LIABILITIES	NAME OF CREDITOR	BALANCE DUE	MONTHLY PAYMENT

<b>APPLICANT</b>				<b>CO-APPLICANT</b>			
	Food	\$			Food	\$	
<b>L E</b>	Clothing	\$		<b>L E</b>	Clothing	\$	
<b>I X</b>	Utilities	\$		<b>I X</b>	Utilities	\$	
<b>V P</b>	Rent	\$		<b>V P</b>	Rent	\$	
<b>I E</b>	Medical	\$		<b>I E</b>	Medical	\$	
<b>N N</b>	Insurance	\$		<b>N N</b>	Insurance	\$	
<b>G S</b>	Auto Expenses	\$		<b>G S</b>	Auto Expenses	\$	
<b>E</b>	Recreation	\$		<b>E</b>	Recreation	\$	
<b>S</b>	Other	\$		<b>S</b>	Other	\$	
<b>TOTAL \$</b> _____				<b>TOTAL \$</b> _____			

  

Check the box that best answers the question. If you answer yes to any of the questions please provide detail on a separate sheet of paper.	<b>APPLICANT</b>		<b>CO-APPLICANT</b>	
	YES	NO	YES	NO
Has anybody ever foreclosed or repossessed any of your property because you owed them money?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are there any unsatisfied judgments against you?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you been declared bankruptcy in the last 14 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a defendant in any suits or legal actions?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you a partner or officer in any other financial venture?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### IMPORTANT: PLEASE READ

The information contained in this application is provided for the purpose of obtaining or maintaining credit with the **HOOA DEVELOPMENT FUND-CREDIT DIVISION** on behalf of the undersigned. Each undersigned understands that **HOOA DEVELOPMENT FUND-CREDIT DIVISION** is relying on the information provided herein (including the designation made as to ownership of property) in deciding to grant or continue credit. Each undersigned represents and warrants that the information provided is true and correct to the best of their knowledge and that **HOOA DEVELOPMENT FUND-CREDIT DIVISION** may consider this statement as continuing to be true and correct until a written notice of a change is given to **HOOA DEVELOPMENT FUND-CREDIT DIVISION** by the undersigned. **HOOA DEVELOPMENT FUND-CREDIT DIVISION** is authorized to make all inquiries it deems necessary to verify the accuracy of the statements made herein, and determine my/our credit worthiness. **HOOA DEVELOPMENT FUND-CREDIT DIVISION** is authorized to answer questions about its credit experience with me/us.

Applicant  
Signature: \_\_\_\_\_

Please print  
Your name: \_\_\_\_\_

Date: \_\_\_\_\_ S.S.#: \_\_\_\_\_

CO-Applicant  
Signature: \_\_\_\_\_

Please print  
Your name: \_\_\_\_\_

Date: \_\_\_\_\_ S.S.#: \_\_\_\_\_



## HOME LOAN APPLICATION

### DOCUMENTATION REQUIREMENTS

The following documents must be submitted with your Home Loan application: (\*for each applicant)

- 🏠 Completed Application
- 🏠 \*Copies of most recent tax returns
- 🏠 \*Copies of most recent check stubs
- 🏠 Copy of your land documentation

#### 1. Council Residential Land Assignment Agreement

- a. This document is for land assigned to you by the Tribal Council.
- b. Must be for 50 years
- c. Must be signed by the authorizing official and contain a document number.

#### 2. Deed of Trust

- a. Fee
- b. Trust
- c. Can be gifted to you, but must be in your name.

- 🏠 Proof that you have the minimum down payment of 5% of your project cost.





🏠 Certificate of completion of the financial literacy and homeownership course.

🏠 \*Tax exemption letters.

🏠 If you are purchasing a Manufactured home you must submit a purchase order/floor plans for the home you wish to purchase. While filling the purchase order out you must inform the manufacture that your home must be set up with Tie Downs. If you are asked to put a down payment on the manufactured home that cost will be deducted from your 5% down payment. For instance, if your down payment is \$5,000. and you give the manufacture \$2,000. your down payment will only be \$3,000.

🏠 If you are purchasing an existing home or refinancing a home you must have an appraisal done on the home. (you may contact HDF to get a name and phone number for a local appraiser \$4-500.)

🏠 If you are building your own home, you must submit floor plans and a construction contract from a licensed contractor.

🏠 Invoices for any other project costs including, porches, deck, air conditioner, wood stove, etc.

In addition to turning in the application for HDF( Unless you already have these service's available to your home)you will need to fill out an application from PUD to obtain septic and water service, fill out an application with PG&E to have your site evaluated to determine whether you are close enough to existing lines or will need electrical development.(PG&E requires a down payment before performing any projects, around \$500.) You must get your land cleared and ready for your home. After the home has been delivered to your site, you must immediately purchase Home Owner's insurance, with HDF listed as 1<sup>st</sup> mortgage. In addition to the 5% down payment there is also a 1.5% fee which may be included in the loan if you wish to do so. Costs for infrastructure may also be included in the loan as well. You may also use the 5% down payment for project costs.

